THE ACCEPTANCE OF ONLINE *WAQF* IN ISLAMIC BANKING INSTITUTIONS

MARDZIYAH MOHD ISA

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By:

MARDZIYAH MOHD ISA

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ABSTRACT

This research explores the factors influencing the acceptance of online *waqf* in Islamic banking institutions. The survey involved 230 Muslim respondents among Universiti Utara Malaysia, College of Business (UUM COB) staffs. All the data are analyzed using software of Statistical Package for Social Science (SPSS) by conducting statistical method namely, Independent Samples T-Test, Analysis of Variance (ANOVA), Pearson Correlation and Multiple Linear Regression analysis to archive the objectives of this research. A conceptual framework is built based on the Technology Acceptance Model (TAM) by adding three new external variables, namely perceived religiosity, perceived self-efficacy and amount of information to further explain the acceptance of online *waqf*. The results showed that four variables are positively correlated with the acceptance of online *waqf* at 95% and 99% of confidence level. In addition, the results also identified three factors which are perceived usefulness, perceived ease of use and amount of information found significant in influencing the acceptance of online *waqf*. However, perceived religiosity and perceived self-efficacy is found to be insignificant predictor. Therefore, understanding what influences users to accept and use online *waqf* can be beneficial to banks, system developers and marketing practitioners in developing and marketing online *waqf* services that will be acceptable by the target market. Other than that, this study also propagate valuable insights for Islamic banking institutions to introduce online *waqf* in the future where the factors analyzed could be used as a guideline for better planning and implementation of online *waqf*.

Keywords: Online *waqf*, Adoption, Technology Acceptance Model (TAM), Islamic Banking Institutions.

ABSTRAK

Kajian ini dilakukan untuk mengukur faktor-faktor yang mempengaruhi penerimaan *waqaf* atas talian di institusi perbankan Islam. Kajian ini telah dijalankan terhadap 230 responden Muslim di kalangan kakitangan Universiti Utara Malaysia, Kolej Perniagaan. (UUM COB). Semua data dianalisis menggunakan Perisian Pakej Statistik Untuk Sains Sosial (SPSS) dan diuji dengan menggunakan Ujian-T Sampel Tidak Bersandar, Analisis Varians (ANOVA), Korelasi Pearson dan Regrasi Linear Berganda bagi mencapai objektif kajian ini. Kerangka kerja konseptual telah dibina berdasarkan Model Penerimaan Teknologi (TAM) dengan menambah tiga pembolehubah luaran yang baru iaitu persepsi agama, persepsi kecekapan diri dan jumlah maklumat untuk menjelaskan lagi hasrat menggunakan *waqaf* atas talian. Hasil kajian menunjukkan bahawa empat pembolehubah mempunyai hubungan yang positif terhadap hasrat untuk menggunakan *waqaf* atas talian pada tahap keyakinan 95% dan 99%. Tambahan lagi, hasil keputusan kajian ini juga mengenal pasti tiga faktor iaitu persepsi kebergunaan, persepsi kemudahgunaan dan jumlah maklumat didapati penting dalam mempengaruhi hasrat untuk menggunakan *waqaf* atas talian. Bagaimanapun, persepsi agama dan persepsi kecekapan diri didapati tidak membuktikan sebagai pengaruh penting terhadap hasrat untuk menggunakan *waqaf* atas talian. Oleh itu, memahami apakah faktor yang mempengaruhi pengguna untuk menerima dan menggunakan *waqaf* atas talian boleh memberi manfaat kepada bank-bank, pemaju sistem dan pengamal pemasaran dalam membangunkan serta memasarkan perkhidmatan *waqaf* atas talian yang akan diterima oleh sasaran pasaran. Selain daripada itu, kajian ini juga akan memberikan maklumat yang bermakna kepada institusi perbankan Islam untuk memperkenalkan *waqaf* atas talian pada masa akan datang di mana faktor-faktor yang dikaji boleh digunakan sebagai garis panduan bagi perancangan dan pelaksanaan *waqaf* atas talian dengan lebih baik.

Kata Kunci: *Waqaf* atas talian, Adaptasi, Model Penerimaan Teknologi (TAM) dan Institusi Perbankan Islam.

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TABLE OF CONTENTS

LIST OF TABLES

LIST OF FIGURES

LIST OF ABBREVIATIONS

ANOVA	Analysis of Variance
BIMB	Bank Islam Malaysia Berhad
BMMB	Bank Muamalat Malaysia Berhad
BNM	Bank Negara Malaysia
COB	College of Business
ICT	Information and Communication Technology
SPSS	Statistical Package for Social Science
TAM	Technology Acceptance Model
TRA	Theory of Reasoned Action
UUM COB	Universiti Utara Malaysia, College of Business
UUM	Universiti Utara Malaysia
YWM	Yayasan Wakaf Malaysia

CHAPTER 1

INTRODUCTION

1.1 Introduction

This study explores the factors influencing the acceptance of online *waqf* which is generally termed as Islamic e-donations in Malaysia. This chapter begins with an overview of *waqf,* background of the study, problem statement, research questions and research objectives. It follows by significant of the study, the definition of key terms and the scope and limitations of the study. Finally, this chapter discusses the organization of remaining chapters.

1.2 Overview of *Waqf*

In Arabic word, *waqf* can be defined as "وقف", which means to hold or detain. On the other hand, *waqf* is detention of a specific thing in the ownership of *waqif* (appropriator) and devoting of its profits or usufruct in charity for the poor or other pious intentions (Ibrahim, 2008). According to Kahf (1998), *waqf* is an act of holding certain property and preserve it for confined benefit of certain philanthropy that disallows any use or disposition outside the specific objective. *Waqf* applies to non-perishable property, the

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APPENDICES

APPENDIX A

Letter of Data Collection

APPENDIX B

Questionnaire

APPENDIX C

Reliability Analysis

APPENDIX D

Normality Test

APPENDIX E

Descriptive Statistics

i. Profile of the Respondents
ii. Mean and Standard Deviation of the Variables

APPENDIX F

Inferential Analysis

i. Independent Sample T-Test
ii. One-way ANOVA
iii. Pearson Correlation
iv. Multiple Linear Regression

APPENDIX A

Letter of Data Collection

APPENDIX B
Questionnaire

BAHAGIAN A: Latar Belakang

Sila tandakan (√) pilihan yang tepat mengenai latar belakang di kotak yang disediakan.

1. Jantina
   - ☐ Lelaki
   - ☐ Perempuan

2. Taraf perkahwinan
   - ☐ Bujang
   - ☐ Berkahwin
   - ☐ Janda/Duda

3. Umur
   - ☐ 20 tahun dan ke bawah
   - ☐ 21-30 tahun
   - ☐ 31-40 tahun
   - ☐ 41-50 tahun
   - ☐ 51 tahun dan ke atas

4. Tahap pendidikan tertinggi
   - ☐ SPM
   - ☐ STPM/Sijil/Diploma
   - ☐ Ijazah Sarjana Muda
   - ☐ Ijazah Sarjana
   - ☐ PhD

5. Jawatan di universiti
   - ☐ Ahli akademik
   - ☐ Bukan ahli akademik

6. Pendapatan bulanan
   - ☐ RM 900 dan ke bawah
   - ☐ RM 1,000-RM 2,999
   - ☐ RM 3,000-RM 5,999
   - ☐ RM 6,000-RM 9,999
   - ☐ RM 10,000 dan ke atas

7. Tempoh bekerja
   - ☐ Kurang daripada 5 tahun
   - ☐ 6-10 tahun
   - ☐ 11-15 tahun

☐ 16-20 tahun
☐ Lebih daripada 21 tahun

BAHAGIAN B: Faktor-faktor yang mempengaruhi penerimaan waqaf secara online

Kenyataan berikut menerangkan faktor-faktor yang mempengaruhi keputusan anda untuk menyumbang waqaf secara online di institusi perbankan Islam. Sila **bulatkan** nombor-nombor pilihan terbaik bagi menunjukkan sejauhmanakah anda bersetuju atau tidak bersetuju dengan kenyataan di bawah.

1	**2**	**3**	**4**	**5**
Sangat tidak setuju	Tidak setuju	Tidak pasti	Setuju	Sangat setuju

1	Saya fikir dengan menggunakan waqaf secara online akan meningkatkan prestasi saya dalam menjalankan aktiviti-aktiviti kebajikan.	1	2	3	4	5
2	Saya fikir penggunaan waqaf secara online akan memudahkan saya untuk menjalankan aktiviti-aktiviti kebajikan.	1	2	3	4	5
3	Saya merasakan dengan menggunakan waqaf secara online adalah berguna dalam menjalankan aktiviti-aktiviti kebajikan.	1	2	3	4	5
4	Saya merasakan dengan menggunakan waqaf secara online membolehkan saya untuk melakukan aktiviti kebajikan dengan lebih cepat.	1	2	3	4	5
5	Saya merasakan dengan menggunakan waqaf secara online untuk aktiviti kebajikan dapat meningkatkan produktiviti saya.	1	2	3	4	5
6	Saya fikir bahawa belajar menggunakan waqaf secara online adalah mudah bagi saya.	1	2	3	4	5
7	Saya merasa mudah untuk melakukan apa yang saya mahu ketika menggunakan waqaf secara online.	1	2	3	4	5
8	Saya fikir adalah lebih fleksibel untuk berinteraksi dengan waqaf secara online.	1	2	3	4	5
9	Saya fikir bahawa menggunakan waqaf secara online adalah mudah dan senang.	1	2	3	4	5
10	Saya fikir bahawa pembelajaran waqaf secara online adalah mudah difahami.	1	2	3	4	5
11	Saya akan memberi sumbangan kewangan kepada institusi pertubuhan agama islam.	1	2	3	4	5
12	Kepercayaan terhadap agama islam mempengaruhi semua urusan hidup saya.	1	2	3	4	5
13	Saya sering membaca buku-buku dan majalah-majalah mengenai agama Islam.	1	2	3	4	5
14	Saya seronok menghabiskan masa dalam memahami agama Islam.	1	2	3	4	5
15	Agama islam merupakan panduan hidup saya.	1	2	3	4	5
16	Saya mempunyai kebolehan untuk melakukan transaksi secara	1	2	3	4	5

	online tanpa memerlukan sebarang bantuan dari orang lain.					
17	Saya mempunyai kebolehan untuk melakukan transaksi secara online jika saya mempunyai buku panduan.	1	2	3	4	5
18	Saya mempunyai kebolehan untuk melakukan transaksi jika saya pernah menggunakan sistem online yang sama.	1	2	3	4	5
19	Saya mempunyai kebolehan untuk melakukan transaksi sekiranya saya pernah melihat orang lain menggunakan perkhidmatan waqaf secara online.	1	2	3	4	5
20	Saya mempunyai kebolehan untuk melakukan transaksi secara online jika seseorang memberi panduan kepada saya buat kali pertama.	1	2	3	4	5
21	Saya sering menerima maklumat mengenai waqaf secara online.	1	2	3	4	5
22	Saya sering menerima maklumat yang cukup tentang waqaf secara online.	1	2	3	4	5
23	Saya telah menerima maklumat mengenai faedah-faedah menggunakan waqaf secara online.	1	2	3	4	5
24	Saya telah menerima maklumat tentang menggunakan waqaf secara online daripada sumber-sumber media.	1	2	3	4	5
25	Saya mendapat maklumat yang cukup tentang waqaf secara online.	1	2	3	4	5
26	Saya bercadang untuk menggunakan waqaf secara online.	1	2	3	4	5
27	Saya bercadang untuk menggunakan waqaf secara online sebaik mungkin.	1	2	3	4	5
28	Saya akan menggunakan waqaf secara online pada masa akan datang.	1	2	3	4	5
29	Saya akan menggunakan waqaf secara online dengan lebih kerap pada bulan Ramadhan.	1	2	3	4	5
30	Secara keseluruhan, saya akan menggunakan waqaf secara online untuk aktiviti kebajikan saya.	1	2	3	4	5

BAHAGIAN C: CADANGAN DAN PANDANGAN TERHADAP WAQAF SECARA ONLINE DI INSTITUSI PERBANKAN ISLAM

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_____

_____

TERIMA KASIH DI ATAS KERJASAMA YANG DIBERIKAN

APPENDIX C
Reliability Analysis

APPENDIX C: RELIABILITY OF THE INSTRUMENTS

i. Online *Waqf* Acceptance

Case Processing Summary

		N	%
Cases	Valid	230	100.0
	Excluded[a]	0	.0
	Total	230	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.787	5

Item Statistics

	Mean	Std. Deviation	N
W1	4.10	.594	230
W2	4.14	.527	230
W3	4.10	.612	230
W4	4.26	.655	230
W5	4.26	.619	230

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
W1	16.75	3.270	.601	.736
W2	16.71	3.664	.481	.773
W3	16.76	3.128	.650	.718
W4	16.59	3.334	.480	.778
W5	16.60	3.159	.622	.728

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
20.85	4.913	2.216	5

ii. Perceived Usefulness

Case Processing Summary

		N	%
Cases	Valid	230	100.0
	Excluded[a]	0	.0
	Total	230	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.721	5

Item Statistics

	Mean	Std. Deviation	N
PU1	4.10	.657	230
PU2	4.20	.611	230
PU3	4.19	.625	230
PU4	4.26	.554	230
PU5	4.11	.688	230

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PU1	16.77	2.879	.609	.618
PU2	16.66	3.422	.386	.709
PU3	16.67	3.225	.468	.678
PU4	16.60	3.576	.374	.711
PU5	16.76	2.875	.566	.637

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
20.87	4.667	2.160	5

iii. Perceived Ease of Use

Case Processing Summary

		N	%
Cases	Valid	230	100.0
	Excluded[a]	0	.0
	Total	230	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.856	5

Item Statistics

	Mean	Std. Deviation	N
PEOU1	4.01	.647	230
PEOU2	4.00	.680	230
PEOU3	4.00	.661	230
PEOU4	4.02	.667	230
PEOU5	3.85	.673	230

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PEOU1	15.87	4.728	.671	.827
PEOU2	15.87	4.565	.691	.821
PEOU3	15.87	4.635	.691	.821
PEOU4	15.86	4.691	.658	.830
PEOU5	16.03	4.707	.643	.834

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
19.87	7.036	2.653	5

iv. Perceived Religiosity

Case Processing Summary

		N	%
Cases	Valid	230	100.0
	Excluded[a]	0	.0
	Total	230	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.835	5

Item Statistics

	Mean	Std. Deviation	N
PR1	4.30	.607	230
PR2	4.52	.558	230
PR3	4.33	.615	230
PR4	4.43	.578	230
PR5	4.58	.613	230

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PR1	17.86	3.579	.600	.812
PR2	17.64	3.542	.699	.786
PR3	17.83	3.553	.601	.812
PR4	17.73	3.534	.670	.793
PR5	17.58	3.529	.617	.808

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
22.16	5.323	2.307	5

v. Perceived Self-efficacy

Case Processing Summary

		N	%
Cases	Valid	230	100.0
	Excluded[a]	0	.0
	Total	230	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.865	5

Item Statistics

	Mean	Std. Deviation	N
PE1	3.88	.707	230
PE2	3.86	.679	230
PE3	3.94	.665	230
PE4	3.91	.696	230
PE5	3.87	.718	230

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PE1	15.58	5.651	.491	.884
PE2	15.60	5.141	.715	.829
PE3	15.52	5.142	.737	.825
PE4	15.55	4.816	.819	.802
PE5	15.59	5.064	.688	.836

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
19.46	7.804	2.794	5

vi. Amount of Information

Case Processing Summary

		N	%
Cases	Valid	230	100.0
	Excluded[a]	0	.0
	Total	230	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.939	5

Item Statistics

	Mean	Std. Deviation	N
AOI1	2.55	.955	230
AOI2	2.50	.956	230
AOI3	2.49	1.005	230
AOI4	2.50	.966	230
AOI5	2.47	.956	230

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
AOI1	9.95	12.526	.797	.932
AOI2	10.01	12.306	.836	.925
AOI3	10.01	11.882	.856	.921
AOI4	10.00	12.231	.839	.924
AOI5	10.04	12.221	.852	.922

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
12.50	18.827	4.339	5

APPENDIX D
Normality Test

APPENDIX D: NORMALITY OF THE DATA

i. Online *Waqf* Acceptance

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
meanW	226	98.3%	4	1.7%	230	100.0%

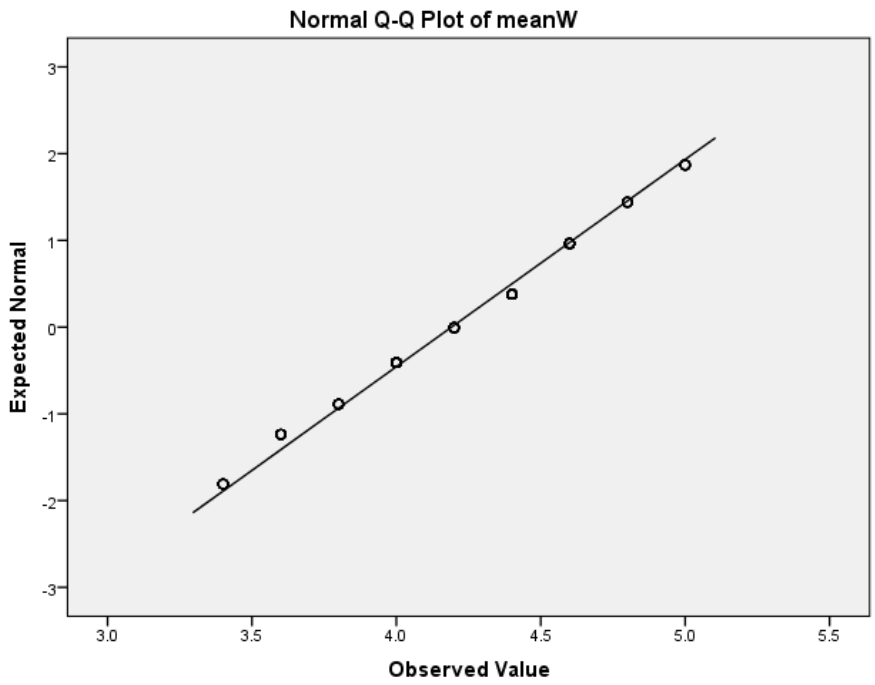
Descriptives

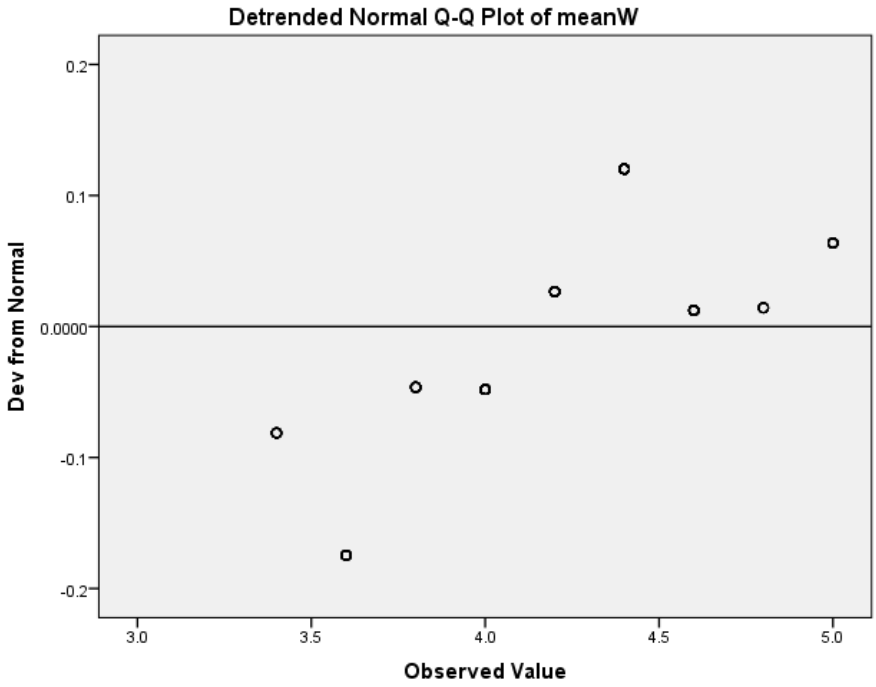
			Statistic	Std. Error
meanW	Mean		4.1912	.02784
	95% Confidence Interval for Mean	Lower Bound	4.1363	
		Upper Bound	4.2460	
	5% Trimmed Mean		4.1902	
	Median		4.2000	
	Variance		.175	
	Std. Deviation		.41858	
	Minimum		3.40	
	Maximum		5.00	
	Range		1.60	
	Interquartile Range		.40	
	Skewness		-.079	.162
	Kurtosis		-.637	.322

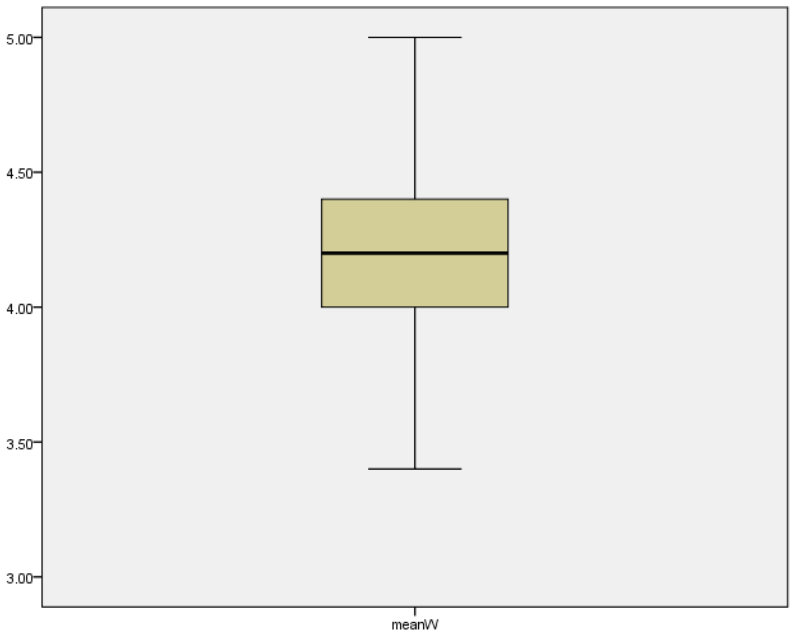
Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
meanW	.151	226	.000	.954	226	.000

a. Lilliefors Significance Correction


Normal Q-Q Plot of meanW
Expected Normal
3
2
1
0
-1
-2
-3
3.0
3.5
4.0
4.5
5.0
5.5
Observed Value


Detrended Normal Q-Q Plot of meanW
Dev from Normal
0.2
0.1
0.0000
-0.1
-0.2
3.0
3.5
4.0
4.5
5.0
Observed Value


5.00
4.50
4.00
3.50
3.00
meanVV

ii. Perceived Usefulness

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
meanPU	230	100.0%	0	0.0%	230	100.0%

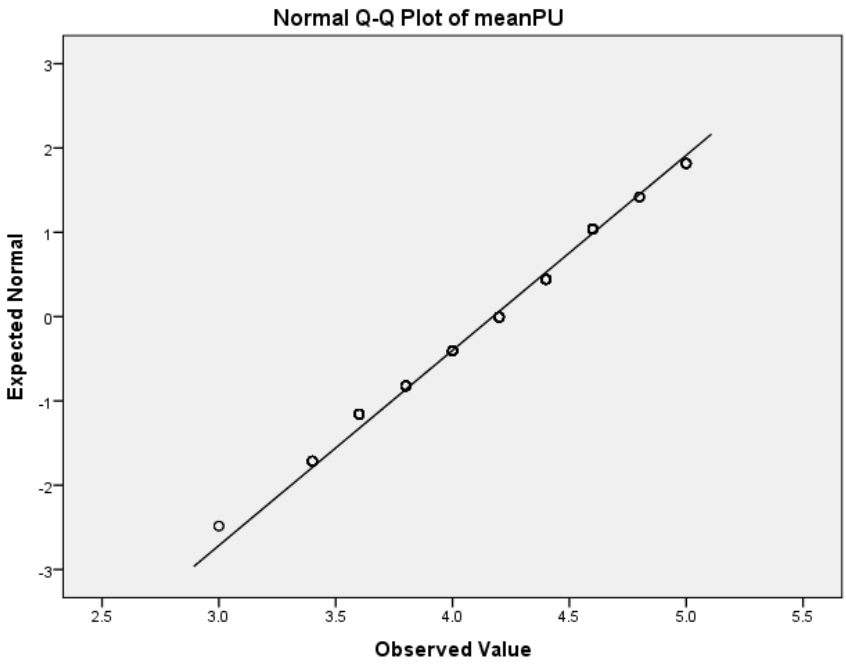
Descriptives

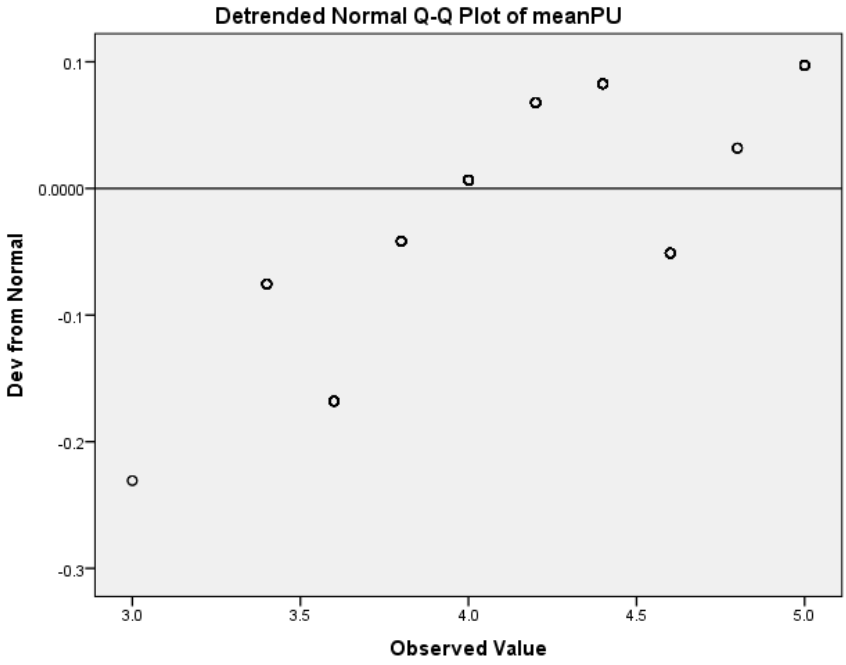
			Statistic	Std. Error
meanPU	Mean		4.1730	.02849
	95% Confidence Interval for Mean	Lower Bound	4.1169	
		Upper Bound	4.2292	
	5% Trimmed Mean		4.1739	
	Median		4.2000	
	Variance		.187	
	Std. Deviation		.43208	
	Minimum		3.00	
	Maximum		5.00	
	Range		2.00	
	Interquartile Range		.40	
	Skewness		-.155	.160
	Kurtosis		-.373	.320

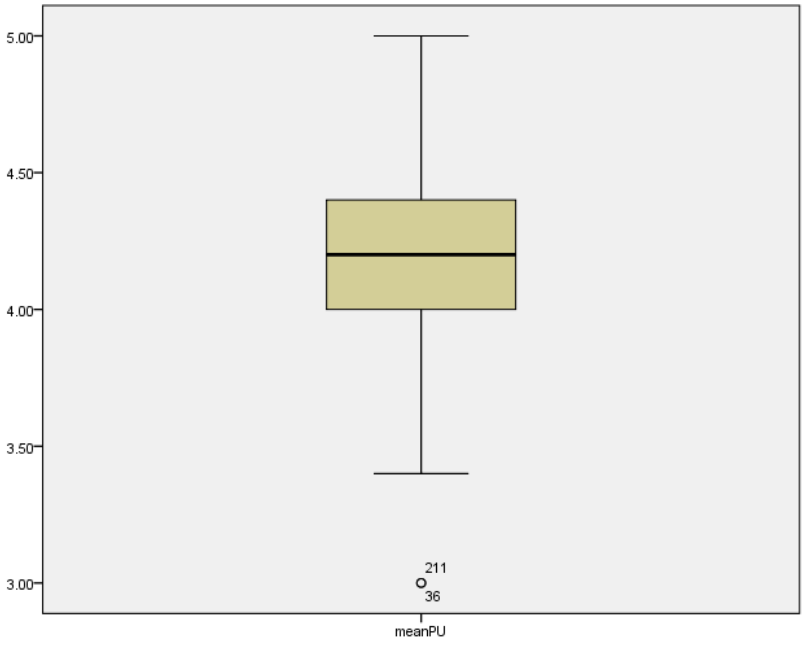
Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
meanPU	.148	230	.000	.961	230	.000

a. Lilliefors Significance Correction


Normal Q-Q Plot of meanPU
Expected Normal
Observed Value
3
2
1
0
-1
-2
-3
2.5
3.0
3.5
4.0
4.5
5.0
5.5


Detrended Normal Q-Q Plot of meanPU
Dev from Normal
Observed Value
0.1
0.0000
-0.1
-0.2
-0.3
3.0
3.5
4.0
4.5
5.0


5.00
4.50
4.00
3.50
3.00
211
36
meanPU

iii. Perceived Ease of Use

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
meanPEOU	230	100.0%	0	0.0%	230	100.0%

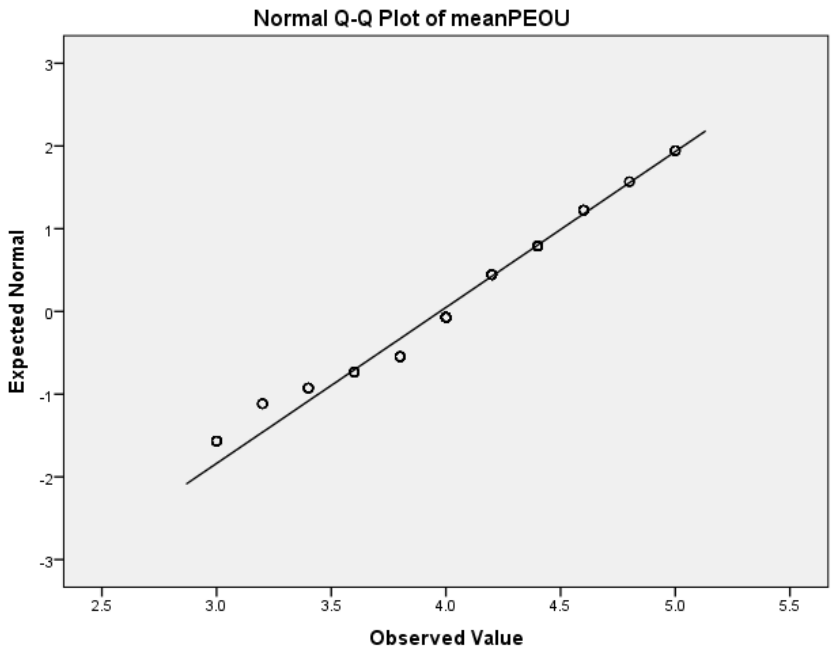
Descriptives

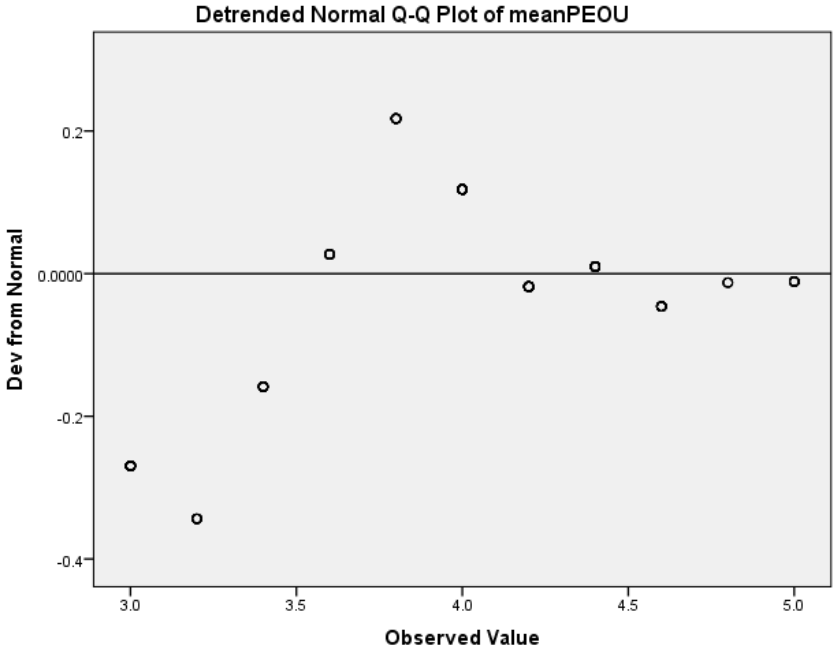
			Statistic	Std. Error
meanPEOU	Mean		3.9748	.03498
	95% Confidence Interval for Mean	Lower Bound	3.9059	
		Upper Bound	4.0437	
	5% Trimmed Mean		3.9725	
	Median		4.0000	
	Variance		.281	
	Std. Deviation		.53053	
	Minimum		3.00	
	Maximum		5.00	
	Range		2.00	
	Interquartile Range		.80	
	Skewness		-.282	.160
	Kurtosis		-.433	.320

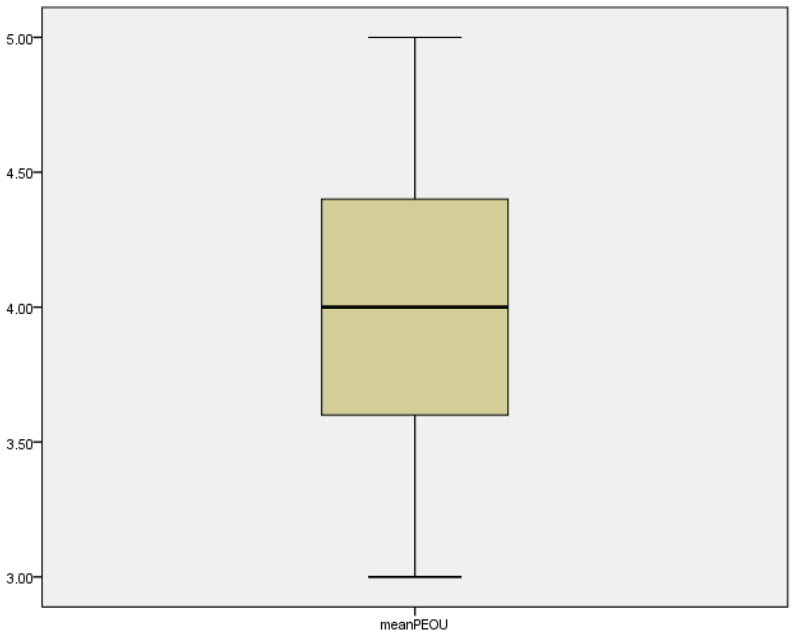
Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
meanPEOU	.193	230	.000	.939	230	.000

a. Lilliefors Significance Correction


Normal Q-Q Plot of meanPEOU
Expected Normal
Observed Value
3
2
1
0
-1
-2
-3
2.5
3.0
3.5
4.0
4.5
5.0
5.5


Detrended Normal Q-Q Plot of meanPEOU
Dev from Normal
Observed Value
0.2
0.0000
-0.2
-0.4
3.0
3.5
4.0
4.5
5.0


5.00
4.50
4.00
3.50
3.00
meanPEOU

iv. Perceived Religiosity

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
meanPR	230	100.0%	0	0.0%	230	100.0%

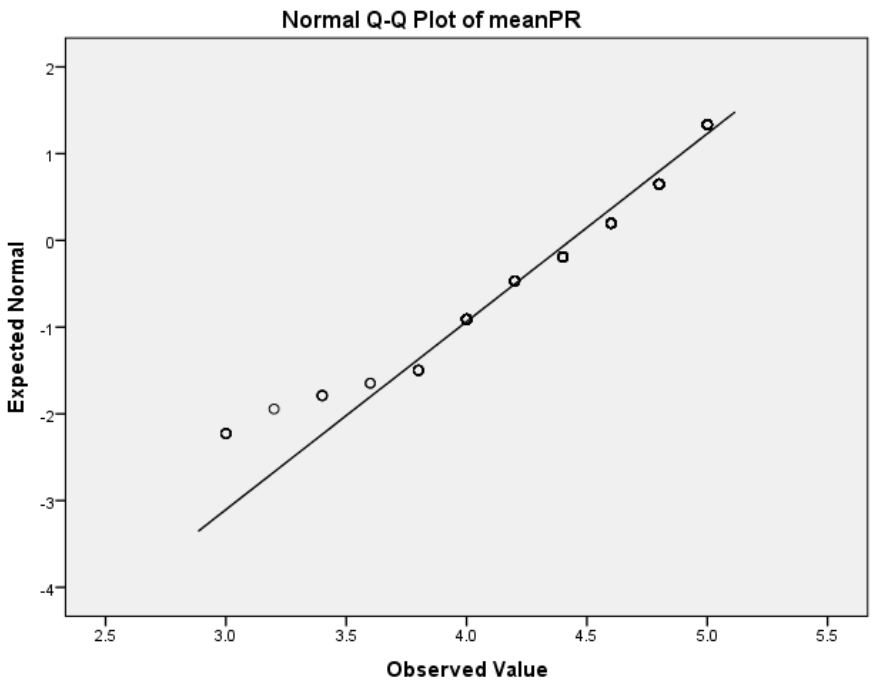
Descriptives

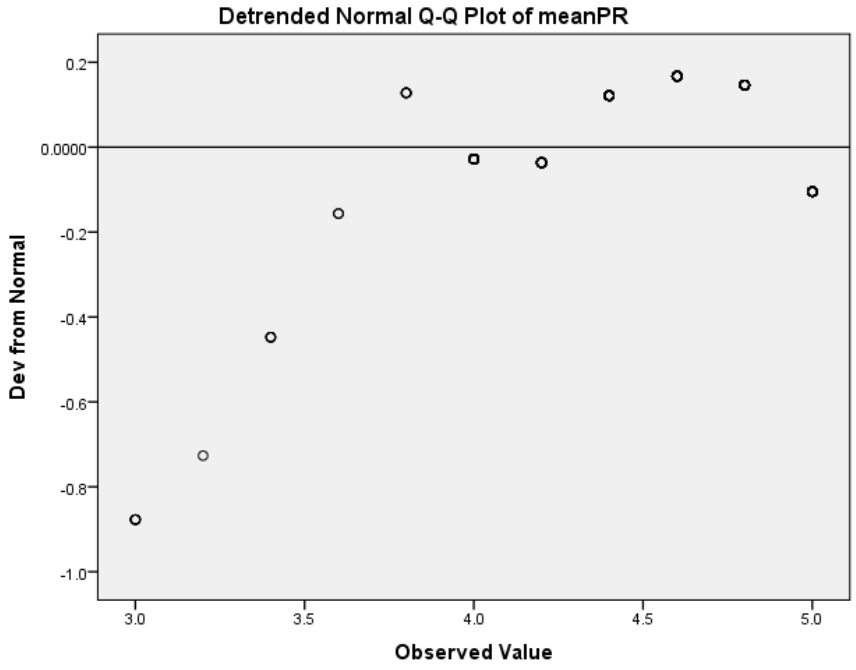
			Statistic	Std. Error
meanPR	Mean		4.4322	.03043
	95% Confidence Interval for Mean	Lower Bound	4.3722	
		Upper Bound	4.4921	
	5% Trimmed Mean		4.4671	
	Median		4.6000	
	Variance		.213	
	Std. Deviation		.46145	
	Minimum		3.00	
	Maximum		5.00	
	Range		2.00	
	Interquartile Range		.80	
	Skewness		-.814	.160
	Kurtosis		.563	.320

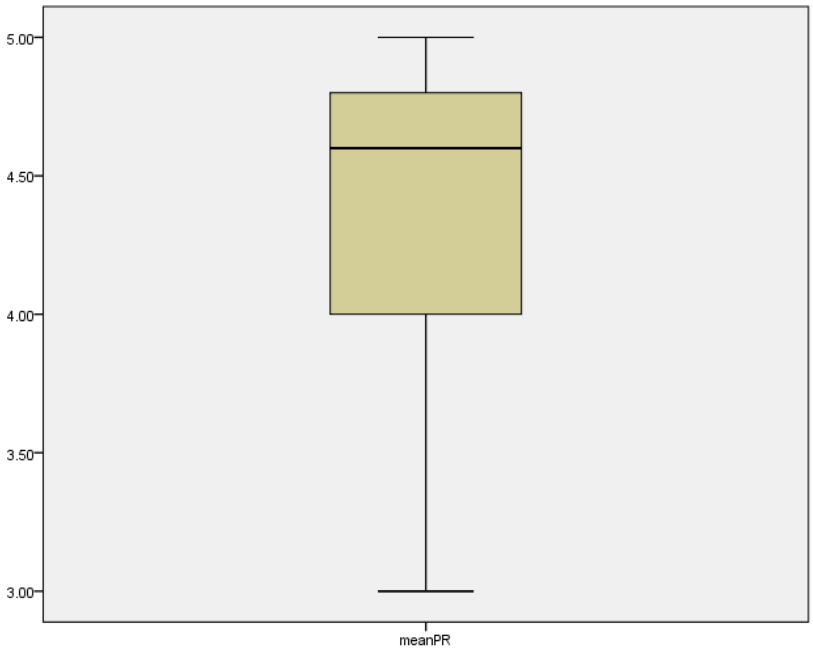
Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
meanPR	.151	230	.000	.907	230	.000

a. Lilliefors Significance Correction


Normal Q-Q Plot of meanPR
Expected Normal
Observed Value
2
1
0
-1
-2
-3
-4
2.5
3.0
3.5
4.0
4.5
5.0
5.5


Detrended Normal Q-Q Plot of meanPR
Dev from Normal
Observed Value
0.2
0.0000
-0.2
-0.4
-0.6
-0.8
-1.0
3.0
3.5
4.0
4.5
5.0


5.00
4.50
4.00
3.50
3.00
meanPR

v. Perceived Self-Efficacy

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
meanPE	230	100.0%	0	0.0%	230	100.0%

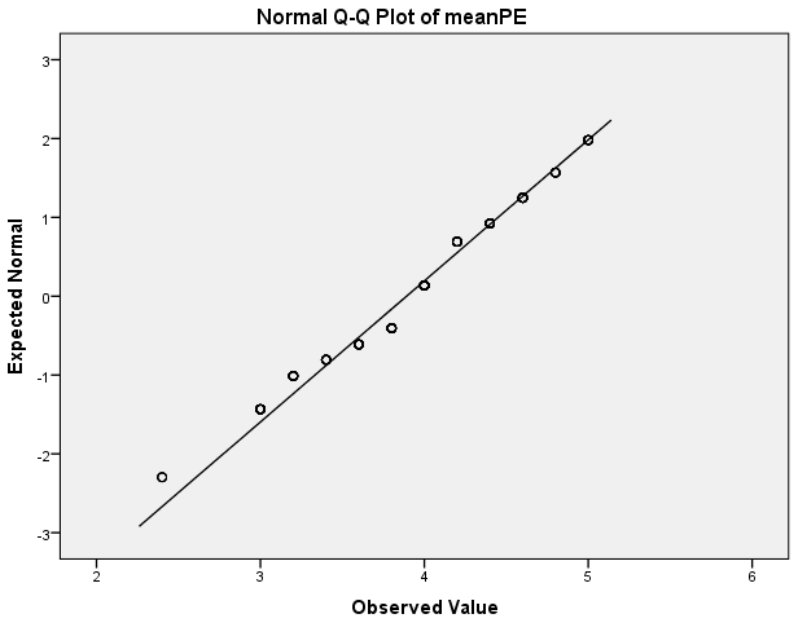
Descriptives

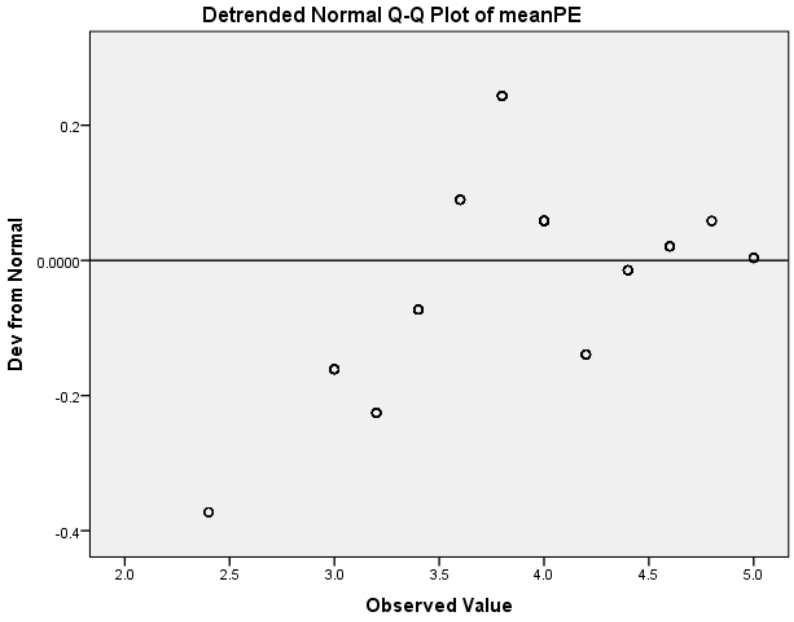
			Statistic	Std. Error
meanPE	Mean		3.8913	.03684
	95% Confidence Interval for Mean	Lower Bound	3.8187	
		Upper Bound	3.9639	
	5% Trimmed Mean		3.8923	
	Median		4.0000	
	Variance		.312	
	Std. Deviation		.55870	
	Minimum		2.40	
	Maximum		5.00	
	Range		2.60	
	Interquartile Range		.60	
	Skewness		-.272	.160
	Kurtosis		-.089	.320

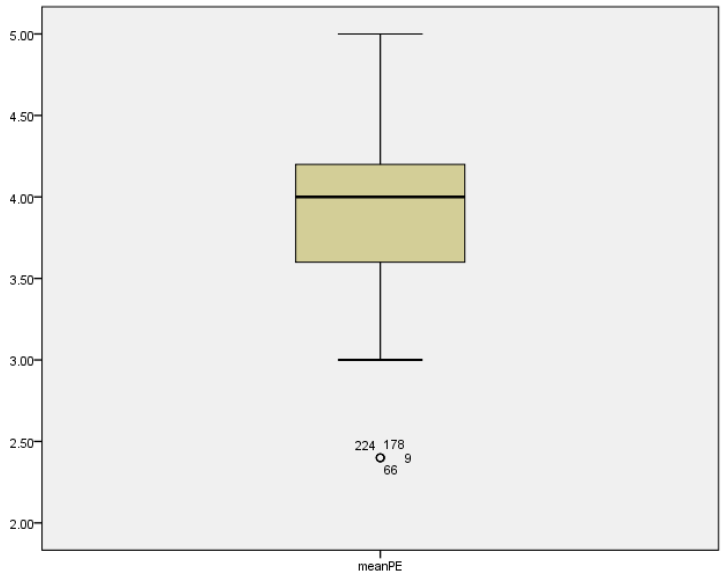
Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
meanPE	.195	230	.000	.947	230	.000

a. Lilliefors Significance Correction


Normal Q-Q Plot of meanPE
Expected Normal
Observed Value
3
2
1
0
-1
-2
-3
2
3
4
5
6


Detrended Normal Q-Q Plot of meanPE
Dev from Normal
Observed Value
0.2
0.0000
-0.2
-0.4
2.0
2.5
3.0
3.5
4.0
4.5
5.0


5.00
4.50
4.00
3.50
3.00
2.50
2.00
224 178
9
66
meanPE

vi. Amount of Information

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
meanAOI	230	100.0%	0	0.0%	230	100.0%

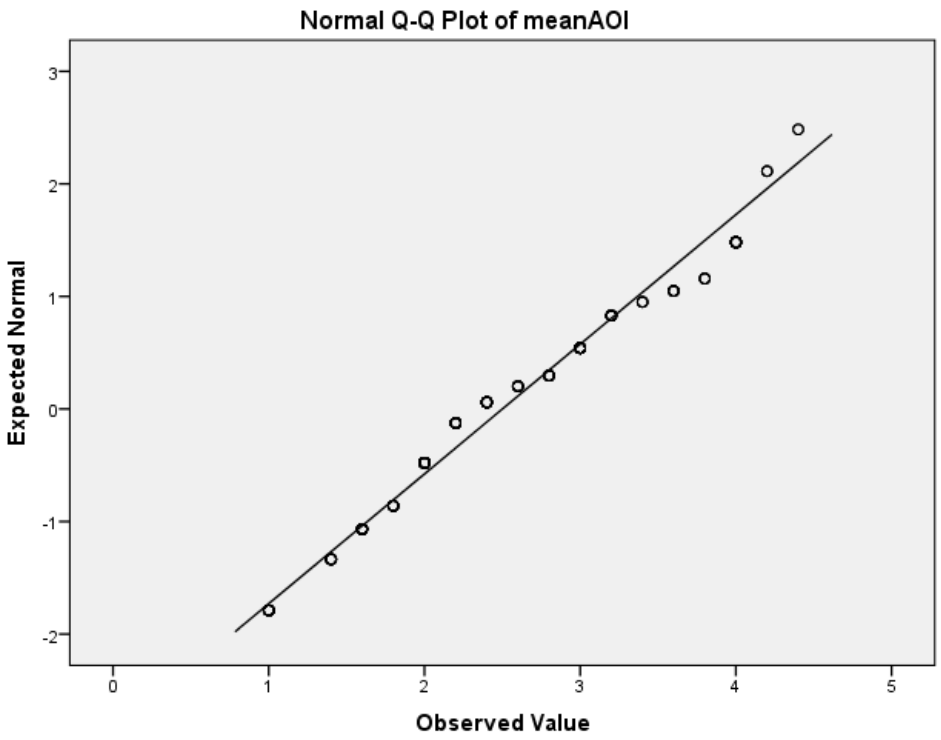
Descriptives

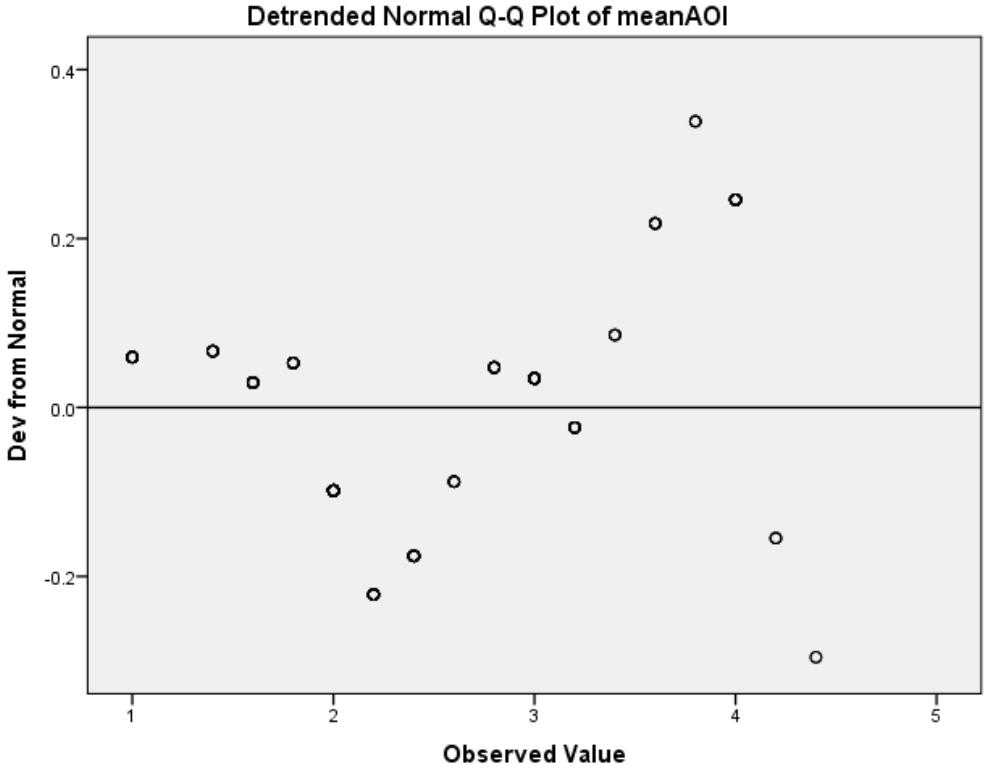
			Statistic	Std. Error
meanAOI	Mean		2.5009	.05722
	95% Confidence Interval for Mean	Lower Bound	2.3881	
		Upper Bound	2.6136	
	5% Trimmed Mean		2.4942	
	Median		2.4000	
	Variance		.753	
	Std. Deviation		.86781	
	Minimum		1.00	
	Maximum		4.40	
	Range		3.40	
	Interquartile Range		1.00	
	Skewness		.280	.160
	Kurtosis		-.704	.320

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
meanAOI	.135	230	.000	.955	230	.000

a. Lilliefors Significance Correction


Normal Q-Q Plot of meanAOI
Expected Normal
Observed Value
3
2
1
0
-1
-2
0
1
2
3
4
5


Detrended Normal Q-Q Plot of meanAOI
Dev from Normal
Observed Value
0.4
0.2
0.0
-0.2
1
2
3
4
5


5.00
4.00
3.00
2.00
1.00
meanAOI

APPENDIX E
Descriptive Statistics
i. Profile of the Respondents
ii. Mean and Standard Deviation of the Variables

APPENDIX E: DESCRIPTIVE STATISTICS

i. Profile of the Respondents

Statistics

		gender	maritul status	age	highest education level	position in university	monthly income	working period
N	Valid	230	230	230	230	230	230	230
	Missing	0	0	0	0	0	0	0
Mean		1.61	1.83	3.28	3.40	1.40	2.89	2.72
Std. Error of Mean		.032	.029	.064	.097	.032	.066	.090
Median		2.00	2.00	3.00	4.00	1.00	3.00	3.00
Mode		2	2	4	5	1	2	2
Std. Deviation		.489	.444	.964	1.465	.491	.996	1.367
Variance		.239	.197	.929	2.145	.241	.992	1.870
Skewness		-.448	-.772	.116	-.449	.411	.363	.338
Std. Error of Skewness		.160	.160	.160	.160	.160	.160	.160
Kurtosis		-1.815	.781	-1.017	-1.205	-1.847	-.754	-1.075
Std. Error of Kurtosis		.320	.320	.320	.320	.320	.320	.320
Range		1	2	3	4	1	4	4
Minimum		1	1	2	1	1	1	1
Maximum		2	3	5	5	2	5	5
Sum		370	420	755	782	322	664	626

Frequency Table

gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	90	39.1	39.1	39.1
	female	140	60.9	60.9	100.0
	Total	230	100.0	100.0	

maritul status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	single	46	20.0	20.0	20.0
	married	178	77.4	77.4	97.4
	divorce	6	2.6	2.6	100.0
	Total	230	100.0	100.0	

age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21-30 years	59	25.7	25.7	25.7
	31-40 years	71	30.9	30.9	56.5
	41-50 years	76	33.0	33.0	89.6
	51 years and above	24	10.4	10.4	100.0
	Total	230	100.0	100.0	

highest education level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SPM	39	17.0	17.0	17.0
	STPM/sijil/diploma	30	13.0	13.0	30.0
	degree	32	13.9	13.9	43.9
	master	58	25.2	25.2	69.1
	PhD	71	30.9	30.9	100.0
	Total	230	100.0	100.0	

position in university

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	academician	138	60.0	60.0	60.0
	non academician	92	40.0	40.0	100.0
	Total	230	100.0	100.0	

monthly income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	RM 900 and below	8	3.5	3.5	3.5
	RM 1,000-RM 2,999	91	39.6	39.6	43.0
	RM 3,000-RM 5,999	63	27.4	27.4	70.4
	RM 6,000-RM 9,999	55	23.9	23.9	94.3
	RM 10,000 and above	13	5.7	5.7	100.0
	Total	230	100.0	100.0	

working period

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	below 5 years	53	23.0	23.0	23.0
	6-10 years	60	26.1	26.1	49.1
	11-15 years	51	22.2	22.2	71.3
	16-20 years	30	13.0	13.0	84.3
	more than 21 years	36	15.7	15.7	100.0
	Total	230	100.0	100.0	

ii. Mean and Standard Deviation of the Variables

Statistics

		meanW	meanPU	meanPEOU	meanPR	meanPE	meanAOI
N	Valid	226	230	230	230	230	230
	Missing	4	0	0	0	0	0
Mean		4.1912	4.1730	3.9748	4.4322	3.8913	2.5009
Median		4.2000	4.2000	4.0000	4.6000	4.0000	2.4000

APPENDIX F
Inferential Analysis

i. **Independent Sample T-Test**
ii. **One-way ANOVA**
iii. **Pearson Correlation**
iv. **Multiple Linear Regression**

APPENDIX F: INFERENTIAL ANALYSIS

i. INDEPENDENT SAMPLE T-TEST

a. Gender Toward Online *Waqf* Acceptance

Group Statistics

	gender	N	Mean	Std. Deviation	Std. Error Mean
meanW	male	90	4.2067	.40274	.04245
	female	136	4.1809	.42990	.03686

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
meanW	Equal variances assumed	.533	.466	.453	224	.651	.02578	.05698	-.08650	.13807
	Equal variances not assumed			.459	199.166	.647	.02578	.05622	-.08509	.13666

b. Position in University Toward Online *Waqf* Acceptance

Group Statistics

	position in university	N	Mean	Std. Deviation	Std. Error Mean
meanW	academician	136	4.2059	.42370	.03633
	non academician	90	4.1689	.41208	.04344

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
meanW	Equal variances assumed	.018	.893	.650	224	.517	.03699	.05695	-.07523	.14922
	Equal variances not assumed			.653	194.373	.514	.03699	.05663	-.07469	.14868

ii. ONE-WAY ANOVA

c. Age Toward Online *Waqf* Acceptance

Descriptives

meanW

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
21-30 years	56	4.1964	.42382	.05664	4.0829	4.3099	3.40	4.60
31-40 years	71	4.2930	.41381	.04911	4.1950	4.3909	3.40	5.00
41-50 years	75	4.1013	.41508	.04793	4.0058	4.1968	3.40	5.00
51 years and above	24	4.1583	.38664	.07892	3.9951	4.3216	3.40	5.00
Total	226	4.1912	.41858	.02784	4.1363	4.2460	3.40	5.00

Test of Homogeneity of Variances

meanW

Levene Statistic	df1	df2	Sig.
.507	3	222	.678

ANOVA

meanW

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.368	3	.456	2.661	.049
Within Groups	38.054	222	.171		
Total	39.422	225			

Multiple Comparisons

Dependent Variable: meanW

Tukey HSD

(I) age	(J) age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
21-30 years	31-40 years	-.09653	.07399	.561	-.2881	.0950
	41-50 years	.09510	.07312	.564	-.0942	.2844
	51 years and above	.03810	.10101	.982	-.2234	.2996
31-40 years	21-30 years	.09653	.07399	.561	-.0950	.2881
	41-50 years	.19162*	.06856	.029	.0142	.3691
	51 years and above	.13462	.09776	.515	-.1184	.3877
41-50 years	21-30 years	-.09510	.07312	.564	-.2844	.0942
	31-40 years	-.19162*	.06856	.029	-.3691	-.0142
	51 years and above	-.05700	.09710	.936	-.3083	.1943
51 years and above	21-30 years	-.03810	.10101	.982	-.2996	.2234
	31-40 years	-.13462	.09776	.515	-.3877	.1184
	41-50 years	.05700	.09710	.936	-.1943	.3083

*. The mean difference is significant at the 0.05 level.

d. Highest Education Levels Toward Online *Waqf* Acceptance

Descriptives

meanW

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
SPM	39	4.2359	.35503	.05685	4.1208	4.3510	3.60	5.00
STPM/sijil/diploma	29	4.2345	.44423	.08249	4.0655	4.4035	3.40	5.00
degree	32	4.0562	.44355	.07841	3.8963	4.2162	3.40	4.80
master	56	4.2643	.42829	.05723	4.1496	4.3790	3.40	5.00
PhD	70	4.1514	.41345	.04942	4.0528	4.2500	3.40	5.00
Total	226	4.1912	.41858	.02784	4.1363	4.2460	3.40	5.00

Test of Homogeneity of Variances

meanW

Levene Statistic	df1	df2	Sig.
.823	4	221	.512

ANOVA

meanW

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.125	4	.281	1.623	.169
Within Groups	38.297	221	.173		
Total	39.422	225			

Multiple Comparisons

Dependent Variable: meanW

Tukey HSD

(I) highest education level	(J) highest education level	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
SPM	STPM/sijil/diploma	.00141	.10207	1.000	-.2793	.2822
	degree	.17965	.09929	.371	-.0934	.4527
	master	-.02839	.08682	.998	-.2672	.2104
	PhD	.08447	.08318	.848	-.1443	.3133
STPM/sijil/diploma	SPM	-.00141	.10207	1.000	-.2822	.2793
	degree	.17823	.10673	.455	-.1153	.4718
	master	-.02980	.09524	.998	-.2917	.2321
	PhD	.08305	.09193	.895	-.1698	.3359
degree	SPM	-.17965	.09929	.371	-.4527	.0934
	STPM/sijil/diploma	-.17823	.10673	.455	-.4718	.1153
	master	-.20804	.09225	.164	-.4618	.0457
	PhD	-.09518	.08883	.821	-.3395	.1491
master	SPM	.02839	.08682	.998	-.2104	.2672
	STPM/sijil/diploma	.02980	.09524	.998	-.2321	.2917
	degree	.20804	.09225	.164	-.0457	.4618
	PhD	.11286	.07463	.556	-.0924	.3181
PhD	SPM	-.08447	.08318	.848	-.3133	.1443
	STPM/sijil/diploma	-.08305	.09193	.895	-.3359	.1698
	degree	.09518	.08883	.821	-.1491	.3395
	master	-.11286	.07463	.556	-.3181	.0924

e. Monthly Income Toward Online *Waqf* Acceptance

Descriptives

meanW

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
RM 900 and below	8	4.2000	.33806	.11952	3.9174	4.4826	3.80	4.60
RM 1,000-RM 2,999	88	4.2114	.41618	.04436	4.1232	4.2995	3.40	5.00
RM 3,000-RM 5,999	63	4.2317	.45182	.05692	4.1180	4.3455	3.40	5.00
RM 6,000-RM 9,999	55	4.1527	.40545	.05467	4.0431	4.2623	3.40	5.00
RM 10,000 and above	12	4.0000	.35162	.10150	3.7766	4.2234	3.40	4.40
Total	226	4.1912	.41858	.02784	4.1363	4.2460	3.40	5.00

Test of Homogeneity of Variances

meanW

Levene Statistic	df1	df2	Sig.
.878	4	221	.478

ANOVA

meanW

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.660	4	.165	.941	.441
Within Groups	38.762	221	.175		
Total	39.422	225			

Multiple Comparisons

Dependent Variable: meanW

Tukey HSD

(I) monthly income	(J) monthly income	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
RM 900 and below	RM 1,000-RM 2,999	-.01136	.15465	1.000	-.4367	.4140
	RM 3,000-RM 5,999	-.03175	.15719	1.000	-.4641	.4006
	RM 6,000-RM 9,999	.04727	.15847	.998	-.3886	.4831
	RM 10,000 and above	.20000	.19116	.833	-.3258	.7258
RM 1,000-RM 2,999	RM 900 and below	.01136	.15465	1.000	-.4140	.4367
	RM 3,000-RM 5,999	-.02038	.06912	.998	-.2105	.1697
	RM 6,000-RM 9,999	.05864	.07199	.926	-.1394	.2566
	RM 10,000 and above	.21136	.12888	.473	-.1431	.5658
RM 3,000-RM 5,999	RM 900 and below	.03175	.15719	1.000	-.4006	.4641
	RM 1,000-RM 2,999	.02038	.06912	.998	-.1697	.2105
	RM 6,000-RM 9,999	.07902	.07729	.845	-.1335	.2916
	RM 10,000 and above	.23175	.13191	.402	-.1311	.5946
RM 6,000-RM 9,999	RM 900 and below	-.04727	.15847	.998	-.4831	.3886
	RM 1,000-RM 2,999	-.05864	.07199	.926	-.2566	.1394
	RM 3,000-RM 5,999	-.07902	.07729	.845	-.2916	.1335
	RM 10,000 and above	.15273	.13344	.783	-.2143	.5197
RM 10,000 and above	RM 900 and below	-.20000	.19116	.833	-.7258	.3258
	RM 1,000-RM 2,999	-.21136	.12888	.473	-.5658	.1431
	RM 3,000-RM 5,999	-.23175	.13191	.402	-.5946	.1311
	RM 6,000-RM 9,999	-.15273	.13344	.783	-.5197	.2143

f. Working Period Toward Online *Waqf* Acceptance

Descriptives

meanW

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
below 5 years	52	4.1923	.45841	.06357	4.0647	4.3199	3.40	5.00
6-10 years	58	4.1793	.40469	.05314	4.0729	4.2857	3.40	5.00
11-15 years	50	4.3040	.40049	.05664	4.1902	4.4178	3.40	5.00
16-20 years	30	4.0667	.39769	.07261	3.9182	4.2152	3.40	5.00
more than 21 years	36	4.1556	.40599	.06766	4.0182	4.2929	3.40	5.00
Total	226	4.1912	.41858	.02784	4.1363	4.2460	3.40	5.00

Test of Homogeneity of Variances

meanW

Levene Statistic	df1	df2	Sig.
1.243	4	221	.294

ANOVA

meanW

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.155	4	.289	1.668	.158
Within Groups	38.267	221	.173		
Total	39.422	225			

Multiple Comparisons

Dependent Variable: meanW

Tukey HSD

(I) working period	(J) working period	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
below 5 years	6-10 years	.01300	.07947	1.000	-.2056	.2316
	11-15 years	-.11169	.08242	.657	-.3384	.1150
	16-20 years	.12564	.09540	.681	-.1368	.3880
	more than 21 years	.03675	.09022	.994	-.2114	.2849
6-10 years	below 5 years	-.01300	.07947	1.000	-.2316	.2056
	11-15 years	-.12469	.08030	.529	-.3456	.0962
	16-20 years	.11264	.09358	.749	-.1447	.3700
	more than 21 years	.02375	.08829	.999	-.2191	.2666
11-15 years	below 5 years	.11169	.08242	.657	-.1150	.3384
	6-10 years	.12469	.08030	.529	-.0962	.3456
	16-20 years	.23733	.09610	.101	-.0270	.5016
	more than 21 years	.14844	.09096	.479	-.1017	.3986
16-20 years	below 5 years	-.12564	.09540	.681	-.3880	.1368
	6-10 years	-.11264	.09358	.749	-.3700	.1447
	11-15 years	-.23733	.09610	.101	-.5016	.0270
	more than 21 years	-.08889	.10287	.910	-.3718	.1940
more than 21 years	below 5 years	-.03675	.09022	.994	-.2849	.2114
	6-10 years	-.02375	.08829	.999	-.2666	.2191
	11-15 years	-.14844	.09096	.479	-.3986	.1017
	16-20 years	.08889	.10287	.910	-.1940	.3718

iii. PEARSON CORRELATION

Correlations

		Mean W	Mean PU	Mean PEOU	Mean PR	Mean PE	Mean AOI
meanW	Pearson Correlation	1	.328**	.237**	.179**	.132*	-.120
	Sig. (2-tailed)		.000	.000	.007	.048	.071
	N	226	226	226	226	226	226
meanPU	Pearson Correlation	.328**	1	.229**	.149*	.192**	-.035
	Sig. (2-tailed)	.000		.000	.024	.003	.596
	N	226	230	230	230	230	230
meanPEOU	Pearson Correlation	.237**	.229**	1	.388**	.443**	.074
	Sig. (2-tailed)	.000	.000		.000	.000	.265
	N	226	230	230	230	230	230
meanPR	Pearson Correlation	.179**	.149*	.388**	1	.290**	-.033
	Sig. (2-tailed)	.007	.024	.000		.000	.619
	N	226	230	230	230	230	230
meanPE	Pearson Correlation	.132*	.192**	.443**	.290**	1	.022
	Sig. (2-tailed)	.048	.003	.000	.000		.740
	N	226	230	230	230	230	230
meanAOI	Pearson Correlation	-.120	-.035	.074	-.033	.022	1
	Sig. (2-tailed)	.071	.596	.265	.619	.740	
	N	226	230	230	230	230	230

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

iv. MULTIPLE LINEAR REGRESSION

FACTORS INFLUENCING THE ACCEPTANCE OF ONLINE *WAQF*

Descriptive Statistics

	Mean	Std. Deviation	N
meanW	4.1912	.41858	226
meanPU	4.1805	.42664	226
meanPEOU	3.9832	.52415	226
meanPR	4.4398	.45334	226
meanPE	3.8876	.55644	226
meanAOI	2.5018	.86579	226

Correlations

		Mean W	Mean PU	Mean PEOU	Mean PR	Mean PE	Mean AOI
Pearson Correlation	meanW	1.000	.328	.237	.179	.132	-.120
	meanPU	.328	1.000	.200	.124	.186	-.024
	meanPEOU	.237	.200	1.000	.393	.455	.085
	meanPR	.179	.124	.393	1.000	.281	-.028
	meanPE	.132	.186	.455	.281	1.000	.028
	meanAOI	-.120	-.024	.085	-.028	.028	1.000
Sig. (1-tailed)	meanW	.	.000	.000	.004	.024	.036
	meanPU	.000	.	.001	.032	.002	.360
	meanPEOU	.000	.001	.	.000	.000	.102
	meanPR	.004	.032	.000	.	.000	.340
	meanPE	.024	.002	.000	.000	.	.338
	meanAOI	.036	.360	.102	.340	.338	.
N	meanW	226	226	226	226	226	226
	meanPU	226	226	226	226	226	226
	meanPEOU	226	226	226	226	226	226
	meanPR	226	226	226	226	226	226
	meanPE	226	226	226	226	226	226
	meanAOI	226	226	226	226	226	226

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	meanAOI, meanPU, meanPR, meanPE, meanPEOU[b]	.	Enter

a. Dependent Variable: meanW

b. All requested variables entered.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of The Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.400[a]	.160	.141	.38805	.160	8.359	5	220	.000

a. Predictors: (Constant), meanAOI, meanPU, meanPR, meanPE, meanPEOU

b. Dependent Variable: meanW

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.294	5	1.259	8.359	.000[b]
	Residual	33.129	220	.151		
	Total	39.422	225			

a. Dependent Variable: meanW

b. Predictors: (Constant), meanAOI, meanPU, meanPR, meanPE, meanPEOU

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.367	.360		6.580	.000		
	meanPU	.279	.062	.284	4.474	.000	.946	1.057
	meanPEOU	.133	.059	.166	2.252	.025	.700	1.428
	meanPR	.073	.063	.080	1.171	.243	.828	1.208
	meanPE	-.012	.053	-.016	-.227	.821	.772	1.295
	meanAOI	-.060	.030	-.125	-2.006	.046	.987	1.013

a. Dependent Variable: meanW

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions					
				(Constant)	Mean PU	Mean PEOU	Mean PR	Mean PE	Mean AOI
1	1	5.871	1.000	.00	.00	.00	.00	.00	.00
	2	.092	7.970	.00	.00	.00	.00	.01	.96
	3	.014	20.310	.04	.18	.07	.02	.55	.00
	4	.010	23.932	.00	.16	.50	.11	.40	.00
	5	.008	27.110	.01	.25	.42	.50	.04	.00
	6	.004	39.773	.94	.40	.01	.37	.01	.04

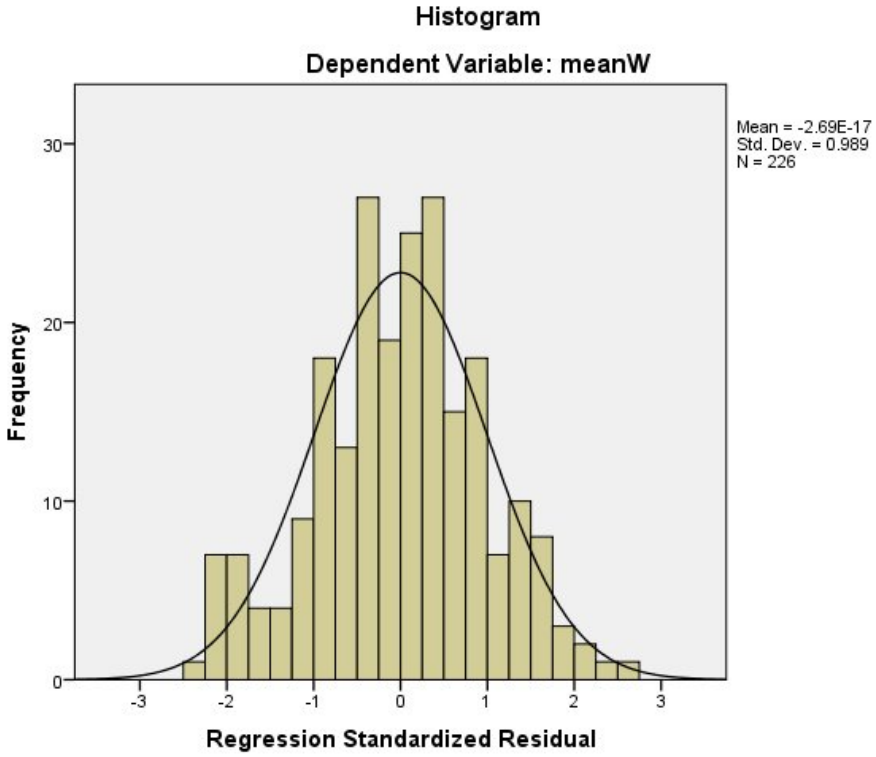
a. Dependent Variable: meanW

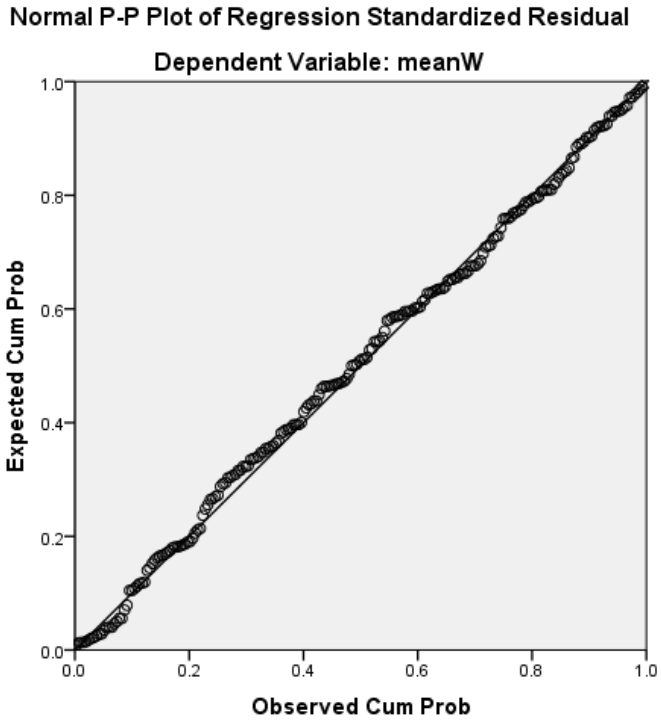
Residuals Statistics[a]

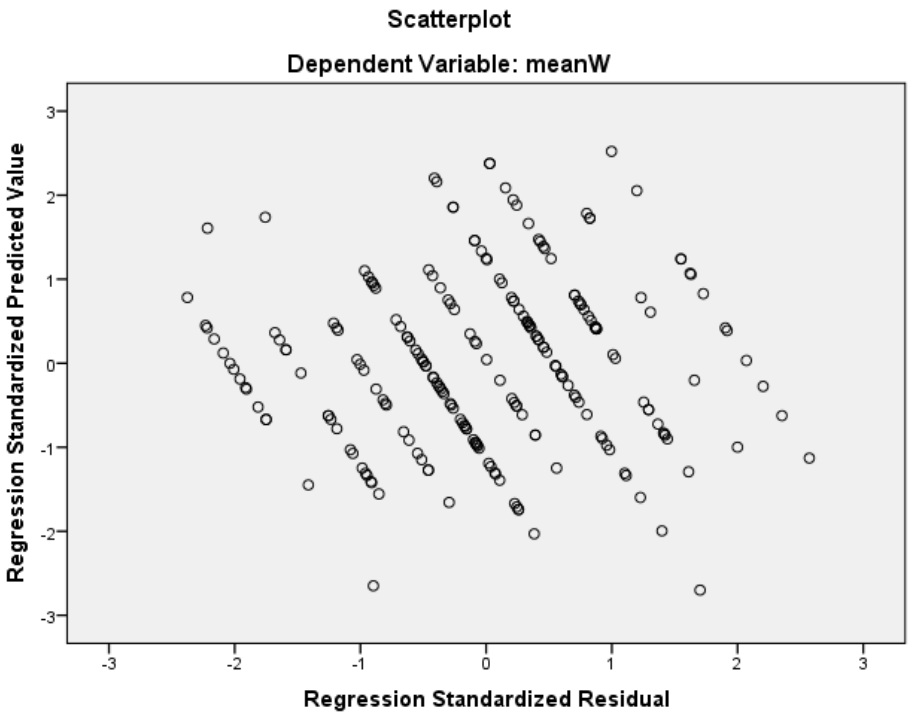
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.7396	4.6129	4.1912	.16725	226
Std. Predicted Value	-2.700	2.522	.000	1.000	226
Standard Error of Predicted Value	.030	.119	.061	.017	226
Adjusted Predicted Value	3.7044	4.5969	4.1900	.16713	226
Residual	-.92213	.99759	.00000	.38372	226
Std. Residual	-2.376	2.571	.000	.989	226
Stud. Residual	-2.393	2.600	.001	1.002	226
Deleted Residual	-.93521	1.02023	.00116	.39384	226
Stud. Deleted Residual	-2.419	2.635	.001	1.006	226
Mahal. Distance	.326	20.063	4.978	3.503	226
Cook's Distance	.000	.040	.004	.007	226
Centered Leverage Value	.001	.089	.022	.016	226

a. Dependent Variable: meanW

CHARTS

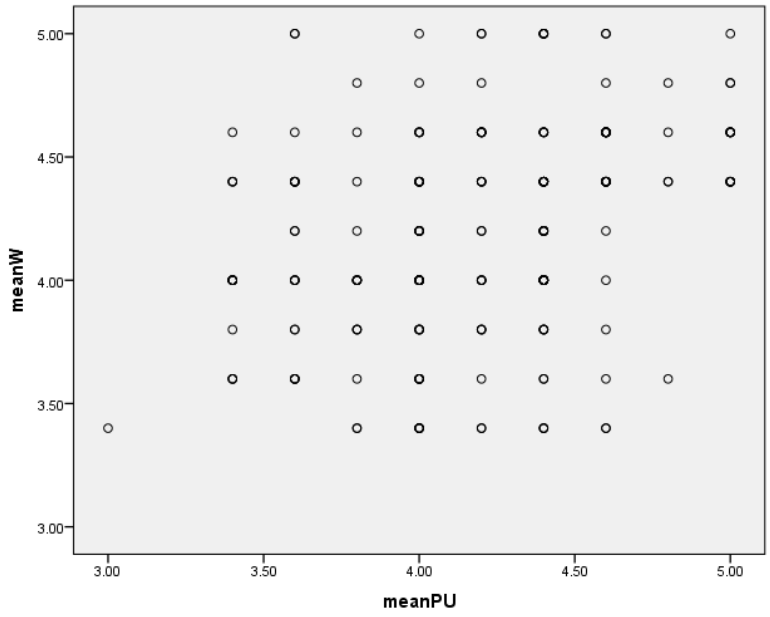

Histogram
Dependent Variable: meanW
Mean = -2.69E-17
Std. Dev. = 0.989
N = 226
Frequency
Regression Standardized Residual


Normal P-P Plot of Regression Standardized Residual
Dependent Variable: meanW
Expected Cum Prob
Observed Cum Prob

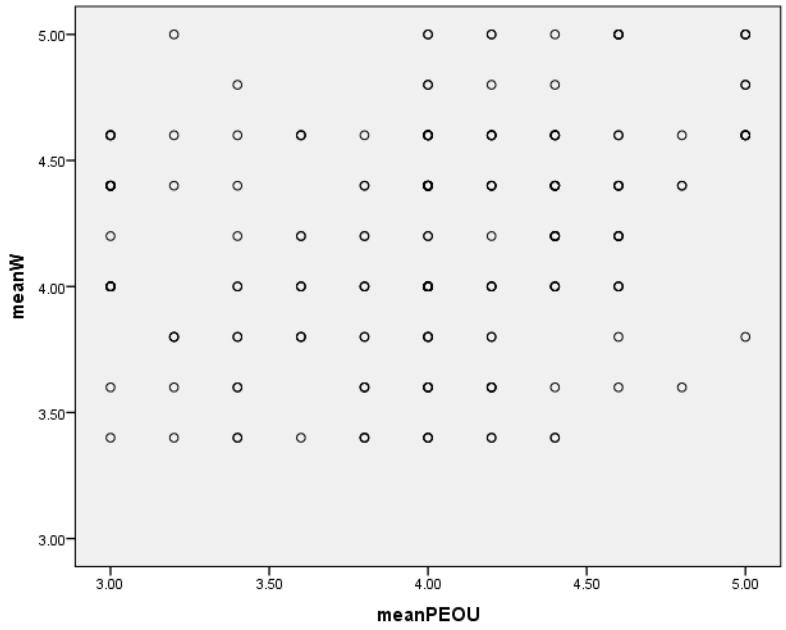

Scatterplot
Dependent Variable: meanW
Regression Standardized Predicted Value
Regression Standardized Residual
3
2
1
0
-1
-2
-3
-3
-2
-1
0
1
2
3

SCATTER PLOT GRAPH:

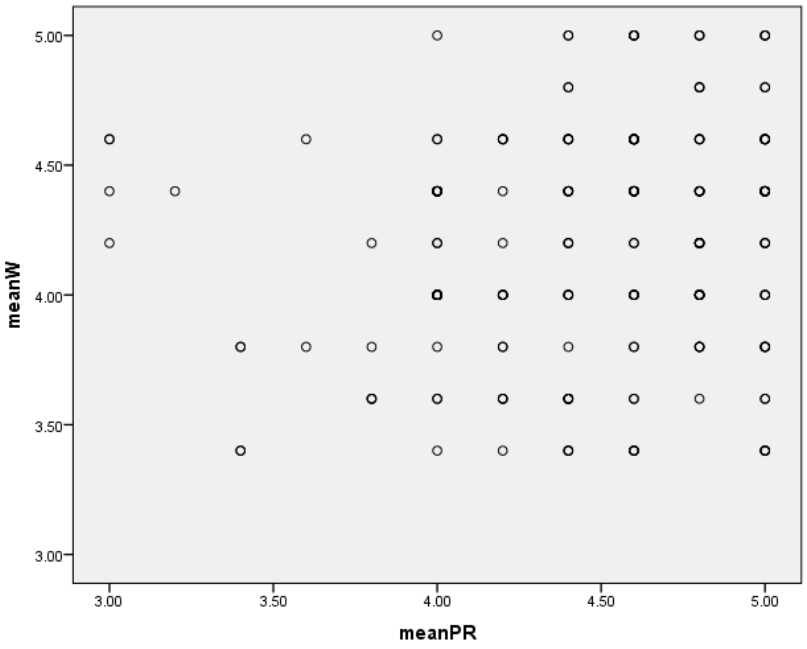
i. Perceived Usefulness with Online *Waqf* Acceptance



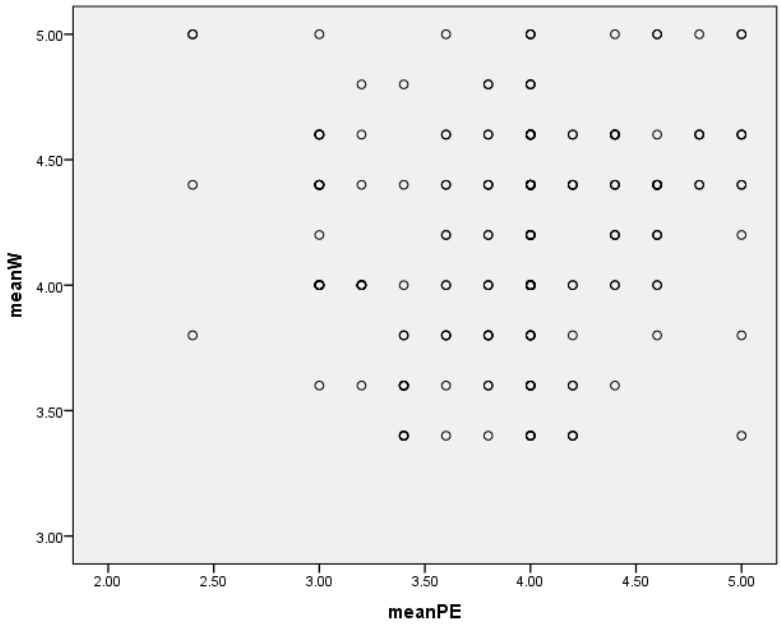
ii. Perceived Ease of Use with Online *Waqf* Acceptance



iii. Perceived Religiosity with Online *Waqf* Acceptance



iv. Perceived Self-Efficacy with Online *Waqf* Acceptance



v. Amount Of Information with Online *Waqf* Acceptance